

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

KATHLEEN ANN PIANTA

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:17-11049 JAD

Chapter 13

Document No.:

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**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2022

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmeccf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/02/2017 and confirmed on 12/6/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts	89,949.00
Less Refunds to Debtor	0.00
<b>TOTAL AMOUNT OF PLAN FUND</b>	<b>89,949.00</b>

Administrative Fees	
Filing Fee	0.00
Notice Fee	0.00
Attorney Fee	3,500.00
Trustee Fee	4,141.69
Court Ordered Automotive Insurance	0.00
<b>TOTAL ADMINISTRATIVE FEES</b>	<b>7,641.69</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA	0.00	65,906.90	0.00	65,906.90
	Acct: 9837				
	PNC BANK NA	920.67	920.67	0.00	920.67
	Acct: 9837				
	PERITUS PORTFOLIO SERVICES*	13,479.08	13,479.08	1,874.91	15,353.99
	Acct: 9216				
					82,181.56

Priority					
	MICHAEL S JAN JANIN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KATHLEEN ANN PIANTA	0.00	0.00	0.00	0.00
	Acct:				
	QUINN BUSECK LEEMHUIS ET AL	0.00	0.00	0.00	0.00
	Acct:				
	MICHAEL S JAN JANIN ESQ	3,500.00	3,500.00	0.00	0.00
	Acct:				

\*\*\* N O N E \*\*\*

Unsecured					
	PRA/PORTFOLIO RECOVERY ASSOC	6,163.20	25.80	0.00	25.80
	Acct: 2688				
	CITIBANK NA**	0.00	0.00	0.00	0.00
	Acct: 0164				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: 9148				
	CONVERGENT HEALTHCARE RECOVERY	0.00	0.00	0.00	0.00
	Acct: 7160				
	ERIEBANK	0.00	0.00	0.00	0.00
	Acct:				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct:				
	PNC BANK NA	1,015.15	4.25	0.00	4.25
	Acct: 2003				
	PORTFOLIO RECOVERY ASSOCIATES, LL	21,844.85	91.46	0.00	91.46

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5997				
	REGIONAL HOME HEALTH AND HOSPICE-	0.00	0.00	0.00	0.00
	Acct:				
	ST VINCENT HEALTH CENTER	0.00	0.00	0.00	0.00
	Acct:				
	ST VINCENT INSTITUTE*++	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct:				
	UPMC HEALTH SERVICES	883.55	3.70	0.00	3.70
	Acct: 6012				
	VERIZON BY AMERICAN INFOSOURCE LP	129.39	0.54	0.00	0.54
	Acct: 2299				
	CNB BANK	4,999.79	0.00	0.00	0.00
	Acct: 0748				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PNC BANK FORMERLY NATIONAL CITY BA	0.00	0.00	0.00	0.00
	Acct:				
	CUSTOMER SERVICE	0.00	0.00	0.00	0.00
	Acct:				
	ROBERT POLAS ESQUIRE++	0.00	0.00	0.00	0.00
	Acct:				
	UPMC HEALTH SERVICES	0.00	0.00	0.00	0.00
	Acct:				
					125.75

TOTAL PAID TO CREDITORS 82,307.31

TOTAL CLAIMED

PRIORITY	0.00
SECURED	14,399.75
UNSECURED	35,035.93

Date: 10/25/2022

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
[cmeccf@chapter13trusteewdpa.com](mailto:cmeccf@chapter13trusteewdpa.com)

IN RE:  
KATHLEEN ANN PIANTA

Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:17-11049 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

In re:  
Kathleen Ann Pianta  
Debtor

Case No. 17-11049-JAD  
Chapter 13

District/off: 0315-1  
Date Rcvd: Oct 26, 2022

User: auto  
Form ID: pdf900

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Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2022:**

Recip ID	Recipient Name and Address
db	+ Kathleen Ann Pianta, 3705 Lochiel Avenue, Erie, PA 16505-1738
14703486	+ Erie Bank, 2035 Edinboro Road, Erie, PA 16509-3452
14715212	+ National City Bank of Pennsylvania, P.O. Box 8800, Dayton, OH 45401-8800
14715209	++ PUROLATOR EMPLOYEES FEDERAL CREDIT UNION, PO BOX 64637, FAYETTEVILLE NC 28306-0637 address filed with court:, Customer Service, P.O. Box 30495, Tampa, FL 33630
14715218	+ Regional Home Health & Hospice, 2564 Village Common Drive, Erie, PA 16506-7202
14703492	+ Robert N. Polas, Esquire, Carrie A. Brown, Esquire, Mark R. Garvey, Esquire, 120 Corporate Blvd., Norfolk, VA 23502-4952
14715220	+ Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001
14703493	+ UPMC Hamot, P.O. Box 382059, Pittsburgh, PA 15250-0001

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14715204	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2022 23:47:12	Best Buy, P.O. Box 78009, Phoenix, AZ 85062-8009
14715206	+ Email/Text: BANKRUPTCY@BANKCNB.COM	Oct 26 2022 23:49:00	CNB Bank, P.O. Box 42, Clearfield, PA 16830-0042
14715205	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2022 23:58:25	CitiBank N.A., P.O. Box 6497, Sioux Falls, SD 57117-6497
14715207	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 26 2022 23:48:00	Comenity Bank/Peebles, P.O. Box 182789, Columbus, OH 43218-2789
14703485	^ MEBN	Oct 26 2022 23:42:22	Convergent Healthcare Recoveries, Inc., 121 NE Jefferson Street, Suite 100, Peoria, IL 61602-1229
14703487	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Oct 26 2022 23:48:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
15318905	Email/Text: peritus@ebn.phinsolutions.com	Oct 26 2022 23:49:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
14703489	Email/Text: Bankruptcy.Notices@pnc.com	Oct 26 2022 23:48:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14703488	Email/Text: Bankruptcy.Notices@pnc.com	Oct 26 2022 23:48:00	PNC Bank, P.O. Box 1820, Dayton, OH 45401-1820
14753694	Email/Text: Bankruptcy.Notices@pnc.com	Oct 26 2022 23:48:00	PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
14786635	Email/Text: Bankruptcy.Notices@pnc.com		

District/off: 0315-1

User: auto

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Date Rcvd: Oct 26, 2022

Form ID: pdf900

Total Noticed: 27

		Oct 26 2022 23:48:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
14715213	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 26 2022 23:48:00	Peebles, Comenity Bank, P.O. Box 182273, Columbus, OH 43218-2273
14703490	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2022 23:47:10	Portfolio Recovery Associates Inc., P.O. Box 12914, Norfolk, VA 23541-0914
14703491	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2022 23:47:34	Portfolio Recovery Associates, Inc., Riverside Commerce Center, 120 Corporate Blvd., Norfolk, VA 23502-4952
14715222	+ Email/PDF: gecsed@recoverycorp.com	Oct 26 2022 23:47:30	Synchrony Bank/J.C. Penney, P.O. Box 965007, Orlando, FL 32896-5007
14715223	+ Email/Text: BankruptcyNotice@upmc.edu	Oct 26 2022 23:49:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
14715225	^ MEBN	Oct 26 2022 23:43:10	UPMC Health Services, P.O. Box 341472, Pittsburgh, PA 15250-7472
14782336	^ MEBN	Oct 26 2022 23:43:44	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14749351	Email/PDF: ebn_ais@aisinfo.com	Oct 26 2022 23:47:11	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*P++	PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court:, PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
14715208	*+	Convergent Healthcare Recoveries, Inc., 121 NE Jefferson Street, Suite 100, Peoria, IL 61602-1229
14715210	*+	Erie Bank, 2035 Edinboro Road, Erie, PA 16509-3452
14715211	*+	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
14715215	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14715214	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, P.O. Box 1820, Dayton, OH 45401-1820
14712682	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14715216	*+	Portfolio Recovery Associates Inc., P.O. Box 12914, Norfolk, VA 23541-0914
14715217	*+	Portfolio Recovery Associates, Inc., Riverside Commerce Center, 120 Corporate Blvd., Norfolk, VA 23502-4952
14715219	*+	Robert N. Polas, Esquire, Carrie A. Brown, Esquire, Mark R. Garvey, Esquire, 120 Corporate Blvd., Norfolk, VA 23502-4952
14715224	*+	UPMC Hamot, P.O. Box 382059, Pittsburgh, PA 15250-0001
14715221	##+	Saint Vincent Institute, 3530 Peach Street, LL1, Erie, PA 16508-2768

TOTAL: 1 Undeliverable, 11 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2022 at the address(es) listed below:

Name	Email Address
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Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com
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Michael S. Jan Janin	on behalf of Debtor Kathleen Ann Pianta mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;gbebko@quinnfirm.com;quinnbankruptcy2022@gmail.com
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Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
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Ronda J. Winnecour	cmeccf@chapter13trusteewdpa.com
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TOTAL: 4